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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/955,747	09/18/2001	Kurt L. Hansen	020375-000300US	9484

20350 7590 08/24/2006

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SAN FRANCISCO, CA 94111-3834

EXAMINER
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HAMILTON, LALITA M

ART UNIT	PAPER NUMBER
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3693

DATE MAILED: 08/24/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

<b>Office Action Summary</b>	<b>Application No.</b>	<b>Applicant(s)</b>	
	09/955,747	HANSEN ET AL.	
	<b>Examiner</b>	<b>Art Unit</b>	
	Lalita M. Hamilton	3693	

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --**  
**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

#### Status

- 1) ☒ Responsive to communication(s) filed on 18 September 2001.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

#### Disposition of Claims

- 4) ☒ Claim(s) 1-32 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-32 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

#### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

#### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

#### Attachment(s)

- |                                                                                                                                               |                                                                                         |
|-----------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)                                                                   | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)                                                          | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)             |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)<br>Paper No(s)/Mail Date <u>01222002</u> . | 6) <input type="checkbox"/> Other: _____                                                |

## DETAILED ACTION

### *Claim Rejections - 35 USC § 102*

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims 1-32 are rejected under 35 U.S.C. 102(e) as being anticipated by Levchin (7,089,208).

Lechvin discloses a method and corresponding system and means for transferring value comprising receiving a request initiated by a value owner to transfer value from the value provider to a recipient in a converted form, receiving the value from the value provider with an exchange provider, the exchange provider including a processor configured for conversion of the value into the converted form, converting the received value with the processor of the exchange provider to the converted form, and transmitting the converted value from the exchange provider to the recipient (fig.1; col.3, line 35 to col.4, line 62; col.7, line 18 to col.8, line 25; and col.13, line 35 to col.14, line 35—may be any value to be transferred); recipient comprises a second value provider (col.3, line 35 to col.4, line 62; col.7, line 18 to col.8, line 25; and col.13, line 35 to col.14, line 35); request is issued by the value owner to the value provider (col.3, line 35 to col.4, line 62; col.7, line 18 to col.8, line 25; and col.13, line 35 to col.14, line 35);

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extracting a transaction fee (col.3, line 35 to col.4, line 62; col.7, line 18 to col.8, line 25; and col.13, line 35 to col.14, line 35); converted value comprise a common value type (col.3, line 35 to col.4, line 62; col.7, line 18 to col.8, line 25; and col.13, line 35 to col.14, line 35); converting the received value (col.3, line 35 to col.4, line 62; col.7, line 18 to col.8, line 25; and col.13, line 35 to col.14, line 35); authenticating at least a portion of the request with the value provider (col.3, line 35 to col.4, line 62; col.7, line 18 to col.8, line 25; and col.13, line 35 to col.14, line 35); issuing an identifier to the value owner with the processor, such identifier being sufficient to identify the converted value with the recipient (col.3, line 35 to col.4, line 62; col.7, line 18 to col.8, line 25; and col.13, line 35 to col.14, line 35); receiving an interactive-voice-response instruction (col.3, line 35 to col.4, line 62; col.7, line 18 to col.8, line 25; and col.13, line 35 to col.14, line 35); receiving an instruction over the Internet (col.3, line 35 to col.4, line 62; col.7, line 18 to col.8, line 25; and col.13, line 35 to col.14, line 35); receiving the request comprises receiving DTMF tones (col.3, line 35 to col.4, line 62; col.7, line 18 to col.8, line 25; and col.13, line 35 to col.14, line 35); at least one of the received value and the converted value comprises nonmonetary value (col.3, line 35 to col.4, line 62; col.7, line 18 to col.8, line 25; and col.13, line 35 to col.14, line 35); at least one of the received value and the converted value comprises mobile-phone minutes (col.3, line 35 to col.4, line 62; col.7, line 18 to col.8, line 25; and col.13, line 35 to col.14, line 35); at least one of the received value and the converted value comprises travel points within a mileage program (col.3, line 35 to col.4, line 62; col.7, line 18 to col.8, line 25; and col.13, line 35 to col.14, line 35); recipient comprises an individual and the converted

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value comprises cash (col.3, line 35 to col.4, line 62; col.7, line 18 to col.8, line 25; and col.13, line 35 to col.14, line 35); verifying an identity of the value owner (col.3, line 35 to col.4, line 62; col.7, line 18 to col.8, line 25; and col.13, line 35 to col.14, line 35--PIN); verifying the identity of the value owner comprises comparing a PIN provided by the value owner with a stored PIN (col.3, line 35 to col.4, line 62; col.7, line 18 to col.8, line 25; and col.13, line 35 to col.14, line 35); verifying the identity of the value owner comprises comparing a biometric feature of the value owner with a stored representation of the biometric feature (col.3, line 35 to col.4, line 62; col.7, line 18 to col.8, line 25; and col.13, line 35 to col.14, line 35); and receiving the value from the value provider, converting the received value, and transmitting the converted value are performed recurrently in accordance with the request (col.3, line 35 to col.4, line 62; col.7, line 18 to col.8, line 25; and col.13, line 35 to col.14, line 35).

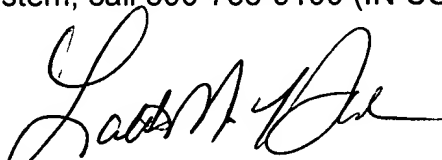
### ***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Lalita M. Hamilton whose telephone number is (571) 272-6743. The examiner can normally be reached on Tuesday-Thursday (6:30-2:30).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Trammel James can be reached on (571) 272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.



Lafta M. Hamilton  
Primary Examiner, 3693